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U. S. DEPARTMENT OF AGRICULTURE

A Guide

FOR MEMBERS OF



**RURAL
ELECTRIC
CO-OPS**

**RURAL ELECTRIFICATION ADMINISTRATION
U. S. DEPARTMENT OF AGRICULTURE
WASHINGTON, D. C.**



A MESSAGE FROM THE ADMINISTRATOR OF REA

To All Members of REA-Financed Cooperatives:

Whether you are a new co-op member still waiting to get hooked up to the power line or an old member who has been enjoying co-op power for some time, it will pay you to read and reread this booklet.

Your co-op is a private local enterprise set up to bring electric service to the rural people in its area. It is not owned and controlled by absentee stockholders hoping to make a profit out of serving you and your neighbors. It belongs to its users—to you and your fellow members. All members share equally the responsibility for its control.

Therefore, each member has a personal stake in making the co-op succeed. The more each member knows about his rights and responsibilities as a member and part-owner of his co-op, and the more he knows about the REA program as a whole, the more he can do to promote effectiveness and efficiency in his cooperative. This booklet gives many of the basic facts which you need to have.

REA co-ops have grown greatly in number, size, efficiency, and effectiveness since the first edition of this booklet was published in 1939. Now, nearly 1,000 rural electric co-ops are reaching into four-fifths of the counties of the United States. They are providing low cost electric service to more than 2 million farms and to hundreds of thousands of other rural people, schools, churches, services, and industries. They are making it possible for the family-size farm to hold its own in our machine age, and they are helping to improve farm and rural community living in many ways.

As an REA co-op member, you can take pride in this Nation-wide co-op achievement by rural people working together in their own communities to help themselves and their neighbors.

CLAUDE R. WICKARD

Administrator

Answers to Questions About Your REA CO-OP

What is REA?

Rural Electrification Administration (REA) is an agency of the Federal Government created in 1935, and operating under the Rural Electrification Act of 1936, as amended, to help farmers and other rural people to get electricity. REA is a part of the U. S. Department of Agriculture.

What does REA do?

It makes long-term loans to enable rural people to build

electric lines and, where necessary, to build and operate electric generating plants. It makes nearly all its loans to co-ops. REA can also lend money to finance most of the cost of purchase by a co-op member of wiring or plumbing for his farmstead, or of electrical equipment.

In addition, REA advises its borrowers on engineering, management, operating, and legal problems.

Why did Congress think it necessary to set up the REA?

The Government of the world's richest country believed that rural people should have the same electrical help, for production and for convenience, which city people had had for many years. In 1935, however, only 11 American farms out of every 100 had central station electricity. In 15 States, fewer than 4 farms in every 100 were served by electric lines. More than 6,000,000 American farms lacked electric service. That is why the REA was set up.

Why did not power companies build more rural electric lines?

Commercial companies are in the power business for profit. They usually cannot make as much profit from rural lines as from urban lines. Before 1935, most farmers could not get electricity unless they lived close to towns or villages, could afford to pay a lot toward the cost of getting a line built, and agreed to pay high rates for electric service.

Are the power companies still unwilling to serve farm people at a cost which farmers can afford?

Yes and no. After REA had shown that good, serviceable rural power lines could be built at much lower cost than the power companies had believed possible, many companies became more interested in rural electrification.



The electric washer eliminates much of wash-day's manual labor. It does away with scrub board, cutting washing time in half, and does better work.

But most of them still built lines only to those sections in rural areas where people lived quite close together. They did not build lines to scattered farms. In other words, they "skimmed the cream"—were not willing to serve everyone. This is still going on in many parts of the country. It leaves many farms without any hope of ever getting electricity.

What is an REA co-op?

It is an incorporated, locally owned private non-profit enterprise, democratically organized by rural people to bring power to its members at the lowest possible cost. The Government does not own or operate an REA co-op. The people who use its services own and control it. They hire a manager responsible to them. REA assists the co-op business as needed. This assistance diminishes as the co-op becomes more experienced.

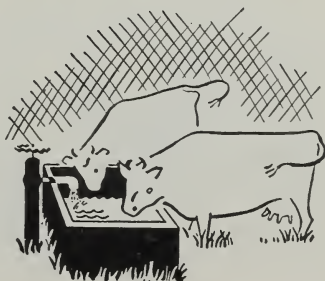
Is this co-op idea really practical?

Yes, otherwise it would not have spread all over the world during the past 100 years. Millions of families on every continent and in nearly every country belong to co-ops. In Great Britain and the Scandinavian countries, for example, the co-op wholesale societies are the largest dealers in consumer goods. And in Switzerland and Denmark, nearly all dairy products and meat are processed and marketed by farmer co-ops.

Co-ops may work in other countries, but how do we know they will work here?

Cooperation has been working in this country for many years. According to a study made about 10 years ago, by the Farm Credit Administration, 1,600 American farmer co-ops of all kinds, had been in business more than 30 years.

A turn of the faucet furnishes livestock all they want to drink, saves labor.



Ninety of these were then more than 50 years old, and at least one was more than 80 years old.

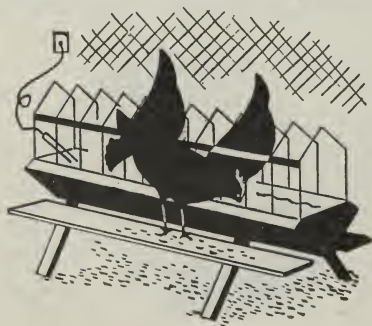
Co-ops today include among their members a wide section of the U. S. population. In addition to about 10,000 marketing and purchasing farmer co-ops with more than 6 million members; about 2,400 co-op associations handling consumer goods, with a total membership of 1,356,000, there are more than 9,000 credit unions with more than three and one-half million members; about 2,000 mutual fire insurance associations with several million members.

In addition, many mutual telephone associations are serving rural America. (In 1949, the U. S. Congress amended the REA Act so as to include loans to provide rural telephone service.)

How can we farmers hope to succeed in doing what the power companies refused to tackle?

That question has already been answered by the record. Electrification of rural America has progressed rapidly under the impetus of the program financed by REA. In 1935, when REA was created, only about 11 percent of U. S. farms were receiving central station service. At the beginning of 1950, about 83 percent had service. REA borrowers themselves had built 940,000 miles of line to serve about 3,030,000 consumers. Their action had stimulated the power companies also to serve large numbers of rural establishments.

A large part of the co-ops' success has resulted from widespread use of electric power on farms. Farm people have found that electricity, in addition to aiding their comfort, is an essential tool of farm management. As more and more farmers have obtained electric service and used more and more power, the cooperatives as a group have grown in financial soundness.



Electrically warmed water in winter means thirsty flocks drink more. More eggs are laid, the farmer receives more money.

There are about 1,066 REA borrowers of which nearly 1,000 are co-ops. At the beginning of 1950 they had paid to the Government more than \$223,114,845, although only about \$203,346,158 was due on their loans at that time. This included interest payments totaling more than \$91,000,000. Only about \$881,000 was overdue more than 30 days.

Can a co-op enterprise fail?

An REA co-op which is well-managed and whose members keep informed and take an active interest in its affairs need have no fear of failure. A co-op enterprise must be managed economically and efficiently just like any other business. Its success depends also on an informed and active membership. When a co-op fails, its members themselves are usually to blame.

What money risk do I run by joining an REA co-op?

None except for the small membership fee you paid. All other capital has been loaned by the Government. You are not personally liable for its repayment or for other debts the co-op may incur.

How can one tell whether a co-op is really run as a co-op?

It is a co-op to the extent that it applies cooperative principles. These are the few simple rules, in addition to sound business management, which have been found useful in running a co-op.

How were these principles found?

Largely through trial and error. Early in the 19th century, people here and in other countries formed producer and consumer co-ops. These co-ops did not last long. But in 1844, a small group of poor weavers in the textile town of

Running hot and cold water where you want it—automatically pumped and automatically heated by electricity.



Rochdale, in England, got on the right track. With a capital of \$140—a year's savings for the 27 men and 1 woman—they started a little co-op store. It has grown ever since. A hundred years later the Rochdale co-op had a membership of more than 40,000 families and a net worth of about \$3,000,000.

People saw that the Rochdale co-op worked. They learned to apply the same rules or "principles" that had made the Rochdale co-op successful. Today these principles are used all over the world.

Just what are these principles?

Simply stated, they are:

1. Open membership.
2. Democratic control—one member, one vote.
3. Invested capital gets no profits, only limited interest.
4. Return of savings to the members in proportion to their patronage.
5. Political, religious and racial neutrality.
6. Cash trading, no credit business.
7. Education in cooperation.

What is meant by "open membership"?

That anyone who can use the co-op's services is eligible to belong. The more user-members a co-op has, the more economically it can operate. And the more economically it operates, the greater are the benefits to each user-member and to the community as a whole.

Does this principle hold good for REA co-ops?

Yes, it does. REA loans are made for the purpose of serving the many, not the few. The REA Act as approved by Congress says flatly that loans are to be for "furnishing



The electric fan makes summer living more comfortable. It increases the livability of the farm home, and makes life pleasanter.

of electric energy to persons in rural areas who are not receiving central station service." Therefore, it would be out of keeping with the spirit of the Act as well as a violation of the open membership principle if an REA co-op should refuse service to any rural establishment which can be reached without endangering the co-op's ability to repay the Government loan. Also, of course, it is good business for the co-op to have more user-members, because the cost of serving everyone is thus reduced

What is meant by democratic control?

In a co-op, every member has only one vote. This gives all members an equal share in its control. Men and women, not money, control a co-op enterprise. It is the same as in our democratic form of Government, where each citizen, rich or poor, has only one vote.

In the ordinary business corporation, on the other hand, the stockholder with the largest number of shares of voting stock has the largest number of votes, because each share is entitled to one vote. Also, it is common corporation practice for a few people to try to get hold of other stockholders' votes by collecting "proxy" votes. That makes it possible for a few stockholders to run the whole corporation to suit themselves, without regard for the many small stockholders.

Do REA co-ops practice democratic control?

All REA co-op bylaws provide that each member shall have only one vote. Many require that all voting be done in person. Some permit voting by mail for those members who cannot come to a meeting. Others provide for proxy voting that allows you to let another member vote for you, if you cannot come to the meeting. However, if proxy

Every farmer knows sharp edges make fast work. The electric tool grinder quickly puts tools in tiptop shape.



voting is permitted at all, the number of proxies which any one person may vote is usually limited to three or even less, to keep the voting democratic. Otherwise, a few members with many proxies can thwart the will of the majority of the members present at a meeting. Such undemocratic action has no place in a co-op.

Bylaws can provide for a joint membership of a husband and wife, so that either the husband or the wife (but not both) can vote and be elected to the board of directors.

Of course, you can lead a horse to water, but you cannot make him drink. If you and your neighbors, as members of an REA co-op, do not make use of your voting privilege, do not come to meetings and do not bother about how your co-op is run, you have only yourself to blame if it is not operated to suit you.

What happens if the co-op takes in more than the cost of doing business?

Co-op bylaws generally provide that amounts received by a co-op from its patrons for electric service in excess of the cost of doing business shall be returned to its patrons.

This net margin rightfully belongs to the patrons because their patronage has made it possible. It is not a profit to the co-op, but really an overpayment by the patrons. When it is returned to them, they are not receiving a profit. All they are getting back is the difference between what they have paid for the service and what it actually cost to provide that service. The result is service at cost, or non-profit service.

Can REA co-op members receive repayment of this excess immediately?

No, because the co-op needs these excess receipts to pay



An electric home freezer enables the farm family to have food with most of its original freshness the year round. Meats, poultry, fish, vegetables, fruit, berries, even baked products can be frozen for later use.

off its loans to the Government. However, the co-op is required to credit each patron on the co-op books with his share in these excess receipts in proportion to the amount of his patronage. Thus, as the loan is being repaid, the patrons are getting individual equities in the ownership of the co-op system. Eventually they will own it completely, merely by paying for electric service at the usual rates.

How are these excess payments credited to the patrons?

They are recorded either as patronage refunds or as capital credits, depending on the wording of the co-op bylaws. In either case, they will be paid in cash to the patrons gradually as the co-op becomes financially strong enough to do so.

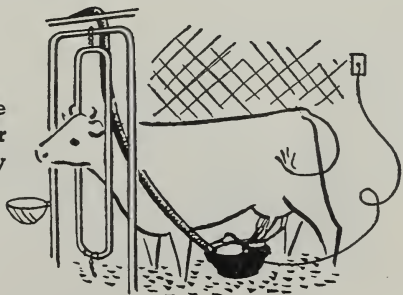
Are REA co-ops exempt from taxes?

No. The exact situation regarding co-op taxation varies from State to State. In general, however, REA co-ops, like other co-ops, pay property taxes and a variety of other Federal, State and local taxes, just as other businesses do. Rural electric co-ops which exist primarily to serve their members are not subject to the Federal income tax. As explained above, co-op receipts beyond the cost of doing business represent savings to the patrons, not a profit or income to the co-op. These savings are returned to the patrons as patronage refunds or credits. It is impossible to assess a profit tax, such as an income tax, against an organization which has no profits, whether it is a cooperative or a commercial corporation.

What should I inform myself about, as a member of an REA co-op?

You should study the bylaws of your co-op, so that you will know your rights and responsibilities as a member. You

The electric milking machine works more skillfully than human hands and is far faster and cheaper. It is approved by dairymen everywhere.



should learn about electricity—the uses to which it can be put for your benefit, and what it may mean to your community as a whole and to the school your children attend. You should learn how to use electricity safely. You should find out how you can cooperate with your board and your co-op manager to keep operating costs down, while constantly improving the quality of your service. And you should inform yourself about co-ops in general, and how people in other parts of the country and of the world have learned to make them work for their social and economic benefit. You can be a better cooperater in your electric business if you know more about cooperation in general.

What are the co-op bylaws?

Bylaws are rules adopted by the co-op to help the members run the co-op democratically and in keeping with co-op principles. They should not be confused with the rules which the co-op board sets up to assure sound business management of the electric system.

Bylaws usually state the rights and duties of members, the rules about becoming a member and about ending membership, rules concerning voting and election and removal of directors, trustees and officers.

Bylaws are the members' Bill of Rights. Every member should have a copy of his co-op's bylaws and should make it his business to know what they mean.

Who makes the bylaws?

Originally, the people who start the co-op (called incorporators) agree on them. When changes are needed, they are submitted to a vote and become part of the bylaws. Of course, the bylaws cannot be changed in such a way that they conflict with State laws under which the co-op is in-



No more smoky, smelly lamps for today's farm. Light at the flip of the switch aids seeing in every room.

corporated or with the co-op's charter. In most States, bylaws can be changed only by a vote of the members. Some States give the co-op directors power to change the bylaws.

What are the rights and responsibilities of members?

The members, as owners, are the controlling body of the co-op. By their vote, they can approve or disapprove policies. They have the right and duty to elect directors or trustees who are capable and public-spirited, and to see that they do their job. Members should come to all members' meetings and vote on all matters which the members have a right to decide. Bylaws usually give the members the right to remove at any time a director or officer who has not proved satisfactory.

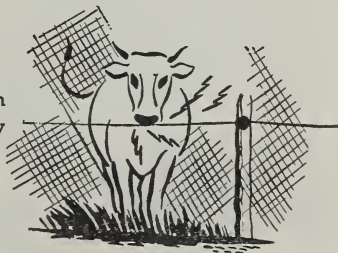
Why should I come to a members' meeting?

Because your REA co-op will never be successful unless you and your fellow-members are active in it. The best board of directors will lose interest and do only a half-hearted job if it knows that the members do not care. A poor board will not do its job properly and you may get poor service and pay too much for it. If members allow that to happen, it will cost them a lot of time and money to get things straightened out. They will also have lost good will and general community support which it will be hard to regain.

What are the duties of the board?

The co-op board of directors is a policy-making and supervisory body. It sees that the system is run properly and that policies agreed upon are carried out. While the board is responsible to the members for the management of the co-op enterprise, it delegates the day-by-day management to a

It's easy to fence pastures and yards with electricity. Only one or two wires, quickly moved at any time.



paid manager. The board should report regularly to the membership, to which it owes strict accounting.

What are the qualifications of an REA co-op director?

In an REA co-op, the director or trustee must be a member and a user of its electric service. He should have a reputation for honesty and be willing to devote the necessary time and thought to the business of the co-op. He should have some understanding of business problems and be a real cooperator. A director receives no salary and should not hold any paid job in the co-op. The members elect him because they are confident he is willing to serve his community. He should not be in any business that expects to profit from the existence of the REA co-op, nor should he try to use his influence to get friends and relatives on the co-op pay roll. Many REA co-ops make a practice of electing some women as directors. In a co-op where women hold joint membership with their husbands, there is usually a wide selection of capable women eligible to serve on the board.

What are the duties of an REA co-op manager?

He is in full charge of the actual operation of the system. He takes his orders from the board of directors as a whole, not from individual directors. All other employees work under his order and direction. While it is his job to manage the co-op for the benefit of its member-users, he should be able to rely on the loyal cooperation of all members at all times.

Can we co-op members serve ourselves at reasonable rates and at the same time pay off our REA loan?

Yes, if you and your fellow co-op members make full use of electric service. Experience has shown that, with efficient,



A turn of the radio dial brings news, entertainment and market and weather reports that mean dollars to the farm family.

low-cost line construction, modest operating costs and no profit for investors; and with good management and co-op practices, an REA co-op can bring service to all rural people in its service area at rates they can afford to pay, and at the same time meet its loan repayment schedule.

How much must I pay for the electricity I use?

That depends on the electric rates your co-op has adopted. Your retail rate must cover not only the actual cost of electricity, operating and maintenance expenses, but also the interest and loan payments to REA. This makes it possible for you and the other members of your co-op jointly to acquire a constantly increasing equity in your electric distribution system, until eventually you will own it completely.

Every co-op consumer has to pay certain fixed charges for his electricity. Most co-ops provide for a minimum bill which includes the cost of enough electricity to take care of the average member's needs for lighting his home and operating at least a few electric appliances. The minimum bill also includes most of the consumer's share of the fixed expenses mentioned above.

Therefore, when you use more electricity, your co-op can furnish you this additional electricity at lower rates. Your co-op board has adopted a rate schedule that will enable you to figure out for yourself how much your power is costing you.

Does electricity pay its way on the farm?

Yes. There are hundreds of electrical devices that can be put to labor-saving, profit-making use on the farm, and new ones are being perfected right along. Some of the most frequent uses for electricity on the farm are for pump-

The electric motor operates feed grinders, mixers, roughage cutters, grinding tools, saws, hoists, churns, and does many other difficult jobs faster than human labor.

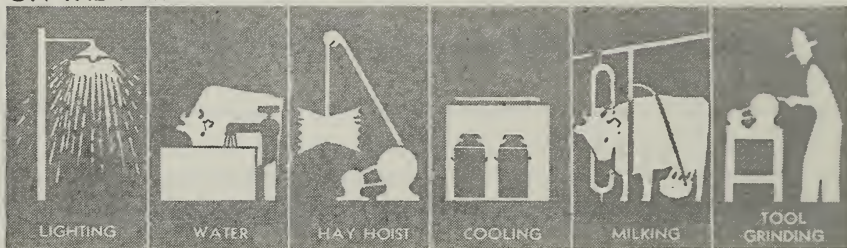


A FEW TYPICAL USES OF ELECTRICITY

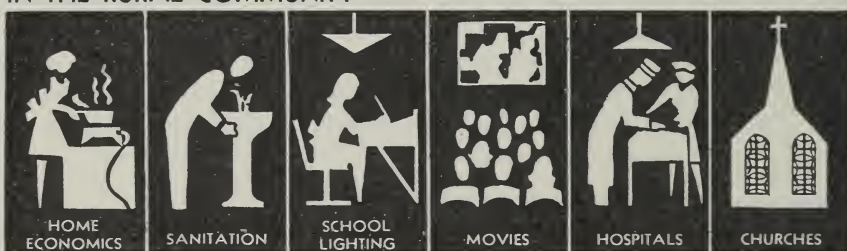
IN THE FARM HOME



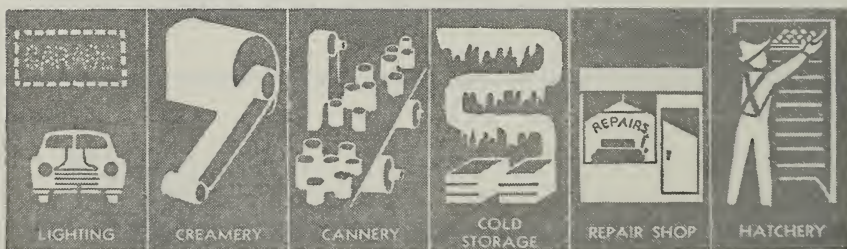
ON THE FARM



IN THE RURAL COMMUNITY



FOR RURAL INDUSTRIES



ing water for livestock and poultry, brooding chicks and pigs, milking, cooling milk, grinding feed, lighting barn, yard, and poultry house, and operating many kinds of farm and workshop equipment that cut production costs and raise income by many times the cost of the power used.

In the farm home, too, electricity is a time and labor-saver. It is most frequently used for lighting, radio, water system, washing machine, ironing, refrigerator, range, freezer, vacuum cleaner, toaster, roaster, small room heater, and fan.

To the rural community generally, electricity makes possible modern rural schools, improved health facilities, improved church and other community facilities, the development of local industries, and increased property values.

How is electric energy measured?

In kilowatt-hours, marked KWH on your meter and on your bills.

What is a kilowatt-hour?

It is a unit of measurement for electricity, just as a gallon is the unit of measure for milk, water or gasoline. A kilowatt means 1,000 watts. One KWH means the use of one kilowatt of electricity for one hour. A kilowatt of electric power is about the same as $1\frac{1}{3}$ horsepower.

Electrical equipment is usually marked with the number of watts it uses. For example, an electric bulb may be marked "60 W" which means 60 watts, or "100 W" which means 100 watts. Since 100 watts is only one-tenth of a kilowatt, a 100-watt light burning one hour will have used up only one-tenth of a KWH of electricity. To use up an entire KWH, it will have to burn for a total of 10 hours. A 500-watt electric heater will use up half a KWH in one hour or an entire KWH in two hours.

Yard lights give the farmer light where and when he needs it—at dusk and early morning. They are cheap, bring protection, promote safety, speed chores.



How much electricity will I need for operating the equipment I want to use?

Tests made by various authorities indicate that the average family of 4 or 5 persons uses the following average amounts of electricity to operate its various pieces of equipment:

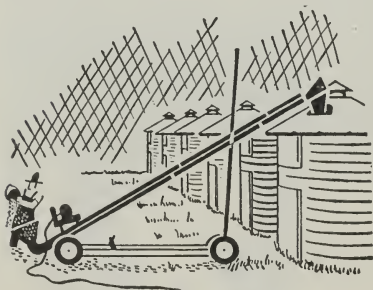
In the Farm Home

Clock	2 kwh per month	Ironing machine.....	10 kwh per month
Coffee maker.....	5 kwh per month	Lighting	20 kwh per month
Dish washer.....	2½ kwh per month	Radio	8 kwh per month
Fan (household)	2 kwh per month	Range	100 kwh per month
Fan (kitchen).....	8 kwh per month	Refrigerator.....	30 kwh per month
Freezer	125 kwh per month		(for 8 cu. ft. box)
	(per 20 cu. ft. box)	Roaster.....	40 kwh per month
Heater (glowing or radiant)		Sewing machine.....	½ kwh per month
	1 kwh per hour of use	Toaster.....	3 kwh per month
Heating pad.....	½ kwh per hour of use	Vacuum cleaner.....	2 kwh per month
House heating (oil burner)		Waffle iron.....	2 kwh per month
	25 kwh per month	Washing machine.....	3 kwh per month
Iron (hand).....	5 kwh per month	Water heater	240 kwh per month

Likewise, the following average amounts will be needed to operate typical farming equipment:

On the Farm

Chick brooder		Pig brooder	
	½ to 2 kwh per chick raised	100 watt bulb	2.4 kwh per day
Dairy water heater		150 watt bulb	3.6 kwh per day
	1 kwh per 4 gal. of hot water (145° F.)	Poultry house lighting	
Electric fence.....	7 kwh per month		15 kwh per 100 birds per month
Grain elevator.....	4 kwh per 1,000 bu.	Poultry water warmer	
Grain grinder.....	½ kwh per 100 lbs.		½ to 1 kwh per day
Hay drier.....	50 to 80 kwh per ton	Sheep shearer..	2 kwh to shear 100 sheep
Hay baler.....	2½ kwh per ton	Tool grinder.....	¼ kwh per hour of use
Hay hoist.....	½ kwh per ton	Utility motor, ¼ hp	
Hotbed.....	1 kwh per sq. yd. per day		¼ kwh per hour of use
Irrigation (surface)		Utility motor, 3 and 5 hp	
	3 kwh to raise an acre-foot of water 1 foot		1 kwh per hp per hour of use
Milking machine (portable)		Water pump (deep well)	
	1½ kwh per cow per month		1½ kwh per 1,000 gal.
Milking machine (pipe line)		Water pump (shallow well)	
	2½ kwh per cow per month		1 kwh per 1,000 gal.
Milk cooler		Wood saw....	1 to 2 kwh per cord of wood
	30 kwh per 10 gals. milk daily, per month		



Electric grain elevator fills bins quickly. Big advantage, besides labor-saving, is its portability.

your lights, iron, radio, washing machine, and most of your water pumping. You will also see that the equipment you use in addition to these items can be operated at a much lower cost, because you are buying electricity in the higher brackets much more cheaply.

Below is an example of how this chart might work out for a typical farm. (The rate schedule in this example is used merely for illustration. It is not necessarily the rate of any particular co-op.)

USE	Average kwh per month	TYPICAL RATE SCHEDULE							
		First 40 kwh \$3.25		Next 40 kwh at 5 cts.		Next 120 kwh at 2½ cts.		Over 200 kwh at 1¾ cts.	
		Kwh	Cost	Kwh	Cost	Kwh	Cost	Kwh	Cost
Lights	20	20							
Iron	5	5							
Radio	8	8							
Washing machine	3	3							
Small appliances	4	4							
		40	\$3.25						
Refrigerator	30			30	\$1.50				
Water system	10			10	.50				
				40	\$2.00				
Brooding—100 chicks	50					50	\$1.25		
Range	100					70	1.75	30	\$0.53
						120	\$3.00		
Water heaters *	240							240	* 4.20
Milk cooler	120							120	2.10
								390	\$6.83

*Rate per kwh may be lower if co-op has a special water heater schedule.

TOTAL MONTHLY COST FOR ALL THESE USES..... \$15.08 for 590 kwh
AVERAGE COST PER KILOWATT-HOUR (KWH), 2.555 cents



The electric iron changes ironing from a slow and tiresome task to one of ease. Automatic heat regulation is another good feature.

Is any special knowledge needed to use electricity safely?

Not at all. Here are a few simple, common-sense rules to keep in mind:

1. Have wiring done only by a competent electrician.
2. Make sure that it is done with approved materials and according to specifications recommended by your co-op management and by REA.
3. Have all wiring inspected by an authorized inspector.
4. Use only approved cords and equipment and do not handle them with wet hands or while standing in a wet place.
5. In using equipment, follow the directions that come with each piece of equipment.
6. Do not run extension cords under rugs, over nails, nor around pipes or radiators, nor out-of-doors.
7. When you disconnect a piece of equipment, pull on the plug, not on the cord.
8. Replace a blown fuse only with a fuse. Anything else may cause trouble. The fuse is the safety valve of your electric system.
9. Do not touch any exposed wires unless you are absolutely sure that the electricity is not on.
10. If you need advice on installing equipment, ask at the office of your REA co-op.
11. If you see anything wrong along the electric highline, call your co-op office at once.
12. If your line goes dead, let the co-op office know immediately.

How can I get help from REA in financing the cost of getting my house wired?

Just ask your co-op manager. He has a detailed descrip-

Electrical cooling keeps milk sweet and lowers bacteria count. It prevents waste and often means a better price.



tion of a low cost financing plan and can tell you how to apply for a wiring loan. REA does not make such loans directly to individual members but is willing to lend money to your co-op which can then lend it to those members who want this help and can qualify for it. These loans are also available in connection with installing a modern plumbing system with running water in your home.

Is it possible to get financial assistance in the purchase of electric appliances and equipment?

Yes, your co-op may apply to REA for a special loan for financing members' installations of electric appliances and equipment, as well as wiring and plumbing. You can find out the details from your co-op office.

In planning to get our home wired, do we save money by wiring only for our present needs and the appliances we expect to buy and use at once?

No. It is much cheaper in the long run if, in planning your wiring, you look ahead to future needs and uses. It is particularly important to provide enough wall outlets to take care of floor and reading lamps and the various labor-saving appliances that you no doubt will want to add from time to time.

While you may not be able to have an all-electric kitchen at once, you will save money by having it wired for whatever you expect to get eventually. And if you operate a farm, you should plan your wiring so that you can use electricity safely anywhere on the farmstead where it can help you to save money or labor or to do a better job.



Electric refrigeration helps keep food appetizing, reduce waste, save money, and provide healthful diet. It is almost a necessity for farm families.

Where can I get advice on planning the best wiring layout and on selecting the equipment from which my family and I can get the greatest benefit?

At your co-op office. It is part of your co-op's job to help the members in just such matters. You should always feel free to ask the co-op manager whenever you want any information that concerns your electric co-op or its service to you and your fellow members.

How can I help in making our electric co-op a successful community enterprise?

By taking an active part in building it up. If you consider the amount of money that is invested in your co-op system, you will realize the importance of choosing the most capable and public-spirited people to whom to entrust such a big co-op business. Making sure of good directors or trustees is one of the greatest responsibilities of the members.

You should make good use of this electric servant that can do many things for you cheaply and efficiently. You should tell your neighbors of the saving in labor, money and time and of the new pleasures you are getting from the use of electricity, so that they too will understand its value and begin to enrich their lives by its use. It is only through widespread and plentiful use that the fullest benefit of electricity can be realized. The more it is used, the less it costs.

If your co-op uses the postcard system of meter reading, be sure to read your meter on the same day each month and mail your meter card promptly. And if yours is one of the number of REA co-ops whose members even make out their own bills, make sure to figure the amount correctly so as to save extra work at the co-op office. Try to have

Set the thermostat and electric current maintains temperatures at just the right level in modern electric chick brooders.



the money for your electric bill ready in advance so that you can pay the bill without delay. This will help your co-op and save you money and trouble.

Think and act like a real cooperator. If you and your fellow members understand the meaning of cooperation and work with your board and your management in a truly cooperative spirit, your combined efforts will be repaid by the benefits that result when people work together. The success your electric co-op achieves will be shared by all its user-members in the form of low-cost service, lessened drudgery, greater comfort, and—if electricity is used productively—higher farm income.



Electrically powered hay drier produces better quality, more nutritious hay. Hay dried in barn will never be lost in the rain.

Busy farm women find the electric mixer a great help and a time saver.





